

ticating the user by using a secret number and a phone number of the mobile terminal as an authentication key value; and the 3rd function of transmitting an instant mobile card number to the mobile terminal.

[0017] Further, the present invention provides a computer-readable recording medium storing a program for executing functions in an instant mobile card payment processing apparatus provided with a microprocessor so as to provide an instant mobile card payment processing method of processing a payment with the instant mobile card issued by the instant mobile card issuing method, the functions comprising the 1st function of receiving the instant mobile card number and payment information from a card reader terminal; the 2nd function of processing a payment with a physical card number mapped to the instant mobile card number; and the 3rd function of transmitting approval to the card reader terminal.

BRIEF DESCRIPTION OF THE DRAWINGS

[0018] **FIG. 1** is a view showing the construction of a system for issuing an instant mobile card using a wireless network and processing a payment with the mobile card using short-range communication according to the present invention;

[0019] **FIG. 2** is a flowchart of a method of issuing an instant mobile card using a wireless network according to an embodiment of the present invention; and

[0020] **FIG. 3** is a flowchart of a method of processing a payment with the instant mobile card using short-range communication according to an embodiment of the present invention.

DESCRIPTION OF REFERENCE CHARACTERS OF IMPORTANT PARTS

[0021] **110**: instant mobile card issuing server **120**: card issuing company main server

[0022] **130**: card issuing company payment processing server **140**: base station

[0023] **150**: card reader terminal **160**: short-range communication receiver

[0024] **170**: mobile terminal

BEST MODE FOR CARRYING OUT THE INVENTION

[0025] Hereinafter, embodiments of the present invention will be described in detail with reference to the attached drawings.

[0026] First, when a detailed description of embodiments of the present invention is performed, a method of issuing an instant credit card is described. In this case, it is apparent to those skilled in the art that the present invention can also be applied to the issue of security cards and account numbers performed in a bank.

[0027] In conventional on-line e-commerce, there is a limitation in that clients requested to enter various card numbers are stressed from the leakage of their card numbers at the time of purchasing a commodity, thus hesitating in purchasing a commodity.

[0028] In this case, the present invention provides an instant mobile card number, in which a phone number of a mobile terminal is used as a main authentication key value, and allows a user to use the instant mobile card number, thus preventing the leakage of personal information and providing the security of card payment.

[0029] Further, the present invention allows a user to use the instant mobile card number issued through a wireless network even when the user does not carry his or her card in on/off-line commerce, thus enabling the user to pay in the same manner as that of a case where the user carries a physical card.

[0030] The instant mobile card number of the present invention can minimize the risk of losing a physical card and the leakage of various pieces of card information, which may occur when a user carries the physical card, and can be used in on/off-line affiliation stores.

[0031] Further, an instant mobile card number service of the present invention can be used in association with credit cards, department store cards, advance/deferred payment cards and other cards. Further, if the approval of a user is obtained, the instant mobile card number can be used even in the case where the user has not yet received a physical card or does not desire to be issued with a physical card, thus enabling the mobile card to be used as a card having the same validity as that of an existing card until the physical card is received.

[0032] That is, the issued instant mobile card can be regarded as having the same functions and provisions as other physical cards.

[0033] Further, the instant mobile card issued according to the present invention has volatility regardless of whether or not a user uses the instant mobile card.

[0034] That is, if the user does not use the instant mobile card, the authority to use the issued instant mobile card number can be limited after a certain period has elapsed.

[0035] Further, the present invention enables a user to select a desired payment card through a wired/wireless network before payment, so that the user can use various cards using a single mobile terminal.

[0036] **FIG. 1** is a view showing the construction of a system for issuing an instant mobile card using a wireless network and processing a payment using short-range communication according to the present invention.

[0037] As shown in **FIG. 1**, the system for issuing an instant mobile card and processing a payment according to the present invention includes an instant mobile card issuing server **110**, a card issuing company main server **120** and a card issuing company payment processing server **130**.

[0038] The instant mobile card issuing server **110** can transmit an instant mobile card to a mobile terminal **170** while communicating with a base station **140** through a wireless network, and the card issuing company main server **120** can communicate with a card reader terminal **150** of each store through a card issuing company communication network.

[0039] The card issuing company may include banks, credit card companies, card sales departments of department stores and discount markets, etc.